

Information to identify the case:

Debtor 1	Dawn Marie COLDITZ	Social Security number or ITIN	xxx-xx-4496
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-34433-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dawn Marie COLDITZ
fka Dawn Marie Smith, fka Dawn Marie Saunders

3/22/19

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Dawn Marie COLDITZ
 Debtor

Case No. 18-34433-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 65

Date Rcvd: Mar 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2019.

db
 517918964 +Dawn Marie COLDITZ, 11 Arnold Road, Landing, NJ 07850-1701
 517918967 +Allied Interstate, 3000 Corporate Exchange Drive, 5th fl., Columbus, OH 43231-7689
 517918968 +Atlantic Health Systems, 100 Madison Avenue, PO Box 905, Morristown, NJ 07963-0905
 517918969 +Atlantic Medical Group, PO Box 416457, Boston, MA 02241-6457
 517918970 B&B Collections, PO Box 2137, Toms River, NJ 08754-2137
 +BSI Financial Services, 314 South Franklin Street, 2nd Fl., PO Box 517,
 Titusville, PA 16354-0517
 517918975 +Daniel Colditz, 11 Arnold Road, Landing, NJ 07850-1701
 517918976 +Drayer Physical Therapy, 5300 Derry Street, 2nd fl, Harrisburg, PA 17111-3576
 517918977 E-Z Pass, PO Box 52005, Newark, NJ 07101-8205
 517918978 +Edward Orenstein, D.M.D., Attn. Pressler & Pressler, 7 Entin Road,
 Parsippany, NJ 07054-5020
 517918981 +Hackettstown Community Hospital, Attn. David B. Watner, Esq.,
 1129 Bloomfield Avenue, Suite 208, Caldwell, NJ 07006-7123
 517918982 Hackettstown Emergency Associates, Attn.Capital Collection Service, PO Box 150,
 West Berlin, NJ 08091-0150
 517918983 Hackettstown Medi.Center/Atlantic Health, 651 Willow Grove Street, Guayama, PR 00784
 517918984 Hackettstown Radiology Associates, PO Box 655, Hackettstown, NJ 07840-0655
 517918987 +Hakan Kutlu, Attn. David B. Watner, Esq., 1129 Bloomfield Avenue, Suite 208,
 Caldwell, NJ 07006-7123
 517918988 JCP&L, PO Box 16001, Reading, PA 19612-6001
 517918989 +Katlyn Smith, 11 Arnold Road, Landing, NJ 07850-1701
 517918992 Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
 517918993 +Linebarger, Goggan, Blair & Sampson, LLP, 61 Broadway, Suite 2600, New York, NY 10006-2840
 517919001 +MRC Receivables, Attn. Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 517919002 +MRI-West Morris Associates, Attn. Meyer L. Rosenthal, Esq., PO Box 333,
 Mount Freedom, NJ 07970-0333
 517919003 MTA Bridges and Tunnels, Violations Processing Center, PO Box 15186,
 Albany, NY 12212-5186
 517918994 +Medexpress Urgent Care NJ, Attn. Transworld Systems, Inc., 300 Cedar Ridge Drive, Suite 307,
 Pittsburgh, PA 15205-1159
 517918995 +Medical Care Associates, 137 Mountain Avenue, Hackettstown, NJ 07840-2390
 517918999 +Midland Funding, LLC, Attn. Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 517919000 +Morristown Emergency Medical Associates, PO Box 6312, Parsippany, NJ 07054-7312
 517919004 +New Century Financial, Attn. Pressler and Pressler, 7 Entin Road,
 Parsippany, NJ 07054-5020
 517919005 +New Jersey Turnpike Authority, Attn. NJ E-ZPass Violations Processing, PO Box 4971,
 Trenton, NJ 08650-4971
 517919006 New York Thruway Authority, PO Box 15186, Albany, NY 12212-5186
 517919007 +Palmerton Hospital, 135 Lafayette Avenue, Palmerton, PA 18071-1596
 517919008 Professional Account Management, LLC, PO Box 1520, Milwaukee, WI 53201-1520
 517919012 ++REMIT CORPORATION, P O BOX 7, BLOOMSBURG PA 17815-0007
 (address filed with court: Remit Corporation, 36 West Main Street, PO Box 7,
 Bloomsburg, PA 17815)
 517919009 +Radiology Associates of Hackettstown, 57 Route 46, Suite 212, Hackettstown, NJ 07840-2695
 517919010 Remex Revenue Management, 307 Wall Street, Princeton, NJ 08540-1515
 517919013 +Revenue Management Services Corp., PO Box 808, Union, NJ 07083-0808
 517919014 Rhode Island Turnpike and Bridge Auth., PO Box 437, Jamestown, RI 02835-0437
 517919015 +Roxbury Township, 1715 Route 46 West, Ledgewood, NJ 07852-9726
 517919019 +Secretary of Veterans Affairs, 1722 I Street N.W., Washington, DC 20421-1101
 517919020 +Slomin's, 125 Lauman Lane, Hicksville, NY 11801-6539
 517919023 The Orthopedic Institute of New Jersey, PO Box 4812, Lancaster, PA 17604-4812
 517919025 The Port Authority of NY & NJ/E-ZPass, PO Box 12212-5186, Staten Island, NY 10314-9003
 517919024 The Port Authority of NY & NJ/E-ZPass, PO Box 149003, Staten Island, NY 10314-9003
 517919026 Tri-County Orthopaedic & Sports Medicine, 160 Hanover Avenue, PO Box 1446,
 Morristown, NJ 07962-1446
 517919027 +Trystone Capital Assets, LLC, 575 Route 70, 2nd Fl., PO Box 1030, Brick, NJ 08723-0090
 517919028 +US Department of Education, 3015 South Parker Road, Aurora, CO 80014-2904
 517919030 Violations Processing Center, PO Box 15186, Albany, NY 12212-5186
 517919031 +William A. Smith, 222 CountyRoad 5516, Lot P26, Troy, AL 36081-4858

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 23 2019 00:37:07 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 23 2019 00:37:03 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +EDI: DRIV.COM Mar 23 2019 04:13:00 Santander Consumer USA Inc., P.O. Box 961245,
 Fort Worth, TX 76161-0244

517918962 +E-mail/Text: mreed@affcollections.com Mar 23 2019 00:37:09 Accurate Collection Services,
 17 Prospect Street, Morristown, NJ 07960-6862

517918963 +E-mail/Text: kristin.villneauve@allianceoneinc.com Mar 23 2019 00:36:21
 Alliance One Receivables Management Inc., 1684 Woodlands Drive, Maumee, OH 43537-4093

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 65

Date Rcvd: Mar 22, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517918965 +E-mail/Text: RBALTAZAR@ARMORSYS.COM Mar 23 2019 00:37:51 Armor Systems Co.,
1700 Kiefer Drive, Zion, IL 60099-5105
517918971 +E-mail/Text: clientrep@capitalcollects.com Mar 23 2019 00:38:03 Capital Collection Services,
PO Box 150, West Berlin, NJ 08091-0150
517918972 EDI: CAPITALONE.COM Mar 23 2019 04:13:00 Capital One Bank (USA), N.A.,
Attn. Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
517918973 +E-mail/Text: bankruptcy@certifiedcollection.com Mar 23 2019 00:36:57
Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750
517918974 +E-mail/Text: compliance@contractcallers.com Mar 23 2019 00:38:04 Contract Callers Inc.,
501 Greene Street, Suite 302, Augusta, GA 30901-4415
517918979 +E-mail/Text: bknotices@fenton-mcgarvey.com Mar 23 2019 00:36:23 Fenton & McGarvey,
2401 Stanley Gault Parkway, Louisville, KY 40223-4175
517918980 E-mail/Text: jkatsios@gsicollections.com Mar 23 2019 00:36:49 GSI Recovery, LLC,
PO Box 1026, Bloomfield, NJ 07003-1026
517918986 +E-mail/Text: lori.rudolph@atlantichhealth.org Mar 23 2019 00:37:25
Hackettstown Regional Medical Center, 651 Willow Grove Street, Hackettstown, NJ 07840-1797
517918991 EDI: CBSKOHL.COM Mar 23 2019 04:13:00 Kohl's/Capital One, PO Box 2983,
Milwaukee, WI 53201-2983
517918991 E-mail/Text: bncnotices@becket-lee.com Mar 23 2019 00:36:28 Kohl's/Capital One,
PO Box 2983, Milwaukee, WI 53201-2983
517918997 +EDI: MID8.COM Mar 23 2019 04:13:00 Midland Credit Management, Inc.,
2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
517919018 EDI: DRIV.COM Mar 23 2019 04:13:00 Santander Consumer USA, Inc., Attn. Bankruptcy,
PO Box 560284, Dallas, TX 75356-0284
517919021 EDI: RMSC.COM Mar 23 2019 04:13:00 Synchrony Bank/Care Credit, Attn. Bankruptcy Dept.,
PO Box 965060, Orlando, FL 32896-5060
517919022 EDI: AISTMBL.COM Mar 23 2019 04:13:00 T-Mobile USA, Inc., PO Box 742596,
Cincinnati, OH 45274-2596

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517918966* +Armor Systems Co., 1700 Kiefer Drive, Zion, IL 60099-5105
517918985* Hackettstown Radiology Associates, PO Box 655, Hackettstown, NJ 07840-0655
517918990* +Katlyn Smith, 11 Arnold Road, Landing, NJ 07850-1701
517918996* +Medical Care Associates, 137 Mountain Avenue, Hackettstown, NJ 07840-2390
517918998* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
517919011* Remex Revenue Management, 307 Wall Street, Princeton, NJ 08540-1515
517919016* +Roxbury Township, 1715 Route 46 West, Ledgewood, NJ 07852-9726
517919017* +Roxbury Township, 1715 Route 46 West, Ledgewood, NJ 07852-9726
517919029* +US Department of Education, 3015 South Parker Road, Aurora, CO 80014-2904
517919032* +William A. Smith, 222 CountyRoad 5516, Lot P26, Troy, AL 36081-4858
517919033* +William A. Smith, 222 CountyRoad 5516, Lot P26, Troy, AL 36081-4858
517919034* +William A. Smith, 222 CountyRoad 5516, Lot P26, Troy, AL 36081-4858
517919035* +William A. Smith, 222 CountyRoad 5516, Lot P26, Troy, AL 36081-4858

TOTALS: 0, * 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2019 at the address(es) listed below:

Denise E. Carlson on behalf of Creditor Secretary of Veterans Affairs of Washington, D.C.
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John A. Lipowski on behalf of Debtor Dawn Marie COLDITZ jal1001@aol.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com

District/off: 0312-2

User: admin
Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Kevin Gordon McDonald on behalf of Creditor Secretary of Veterans Affairs of Washington, D.C.
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7